State of Michigan Electronic COBRA Payment System

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Q: Can I pay my bill in advance?

A: The online payment system is set up to receive payments only if there is a balance due.   You may submit an online payment for more than your amount due if the balance is greater than zero. If the balance is zero, an advance payment should be mailed to:

DTMB – Financial Services
P.O. Box 30747
Lansing, MI 48909-8247

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Q: Can I pay less than the amount due?

A: Yes; however, coverage will not be certified until full payment is received.

Q: How do I locate my Customer ID?

A: Your Customer ID is located in the top, right corner of your invoice.

Q: How soon will my COBRA account reflect a payment submitted by credit/debit card or e-check?

A: Please allow 2 business days for your payment to be reflected on your COBRA account.

Q: How will refunds be processed?

A: All payments must be refunded in the manner in which they were paid. A payment made via credit card will be refunded to that same credit card. A payment made via e-check will be refunded to that same banking information.

Q: How will this payment appear on my credit/debit, or banking statement?

A: Payments made using either credit, debit card or e-check will appear as "State of Michigan – COBRA" on your statement.

Q: Why are you asking for my CVV2 code?

A: In order to ensure the highest standards in fraud prevention are being used, the Card Verification Value (CVV2) code is also required.

Q: How often is my insurance carrier updated when I make my COBRA payment?

A: All insurance carriers are updated on a weekly basis.

Q: How do I obtain a receipt?

A: A receipt will be sent to the email address provided in the billing address section of this site. You may also print a receipt on the payment summary screen.

Q: How can I cancel my coverage?

A: To voluntarily cancel your COBRA coverage, enter a cancel effective date in the application section on the invoice, then sign, date, and send the invoice to the address below:

DTMB – Financial Services
P.O. Box 30747
Lansing, MI 48909-8247

Q: Will I be charged a fee to make my COBRA payment online?

A: No additional fees are being charged to make an online payment via e-check or credit card at this time.

Q: I received the error "Verification Failed" when I attempted to make a payment, what does that mean?

A: The error "verification failed" will appear when the CVV2 code entered does not match or the billing zip code does not match.

Q: What does payment success mean?

A: Payment success is indication that you have successfully submitted your payment for approval. The status of payment success does not indicate that funds have been pulled from your credit/debit or banking account.